

| Fill in this information to identify your case: | | | |
|---|--------------------------------------|----------------|-----------|
| Debtor 1 | <u>Ian</u> | <u>Heckman</u> | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>EASTERN DIST. OF PENNSYLVANIA</u> | | |
| Case number (if known) | <u>19-17827</u> | | |

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|---|---|--|------------------------------------|
| | Copy the value from <i>Schedule A/B</i> | Check only one box for each exemption | |
| Brief description: Residence Zillow value as of 12/17/19 is \$337,399. Value asserted is less a 10% cost of hypothetical liquidation. Value reduced by undivided 50% share of equity (\$17150.20) attributable to non-filing spouse Line from <i>Schedule A/B</i> : <u>1.1</u> | <u>\$288,963.20</u> | <input checked="" type="checkbox"/> <u>\$17,150.20</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1) |
| Brief description: Disney Vacation Club 240 points Purchased for \$20,000 in 2011; Good for 50 years total Line from <i>Schedule A/B</i> : <u>1.2</u> | <u>\$10,000.00</u> | <input checked="" type="checkbox"/> <u>\$4,072.80</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1 **Ian Heckman**

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Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption | Specific laws that allow exemption |
|--|--|---|------------------------------------|
| Brief description: 2013 Toyota Tacoma (approx. 81,000 miles) 2013 Toyota Tacoma, 4wd 4 door Line from Schedule A/B: <u>3.1</u> | <u>\$20,000.00</u> | <input checked="" type="checkbox"/> <u>\$3,768.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(2) |
| Brief description: Kitchen, living room, family room, dining room, basement, 4 bedrooms, 2.5 bathrooms, laundry room, garage, shed -- all contents incorporated by reference Line from Schedule A/B: <u>6</u> | <u>\$5,000.00</u> | <input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Brief description: 3 TVs, 2 laptops, desktop, 2 tablets, xbox Line from Schedule A/B: <u>7</u> | <u>\$500.00</u> | <input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Brief description: Wife's personal artwork including mosaic mirrors; coins (2016 silver dollars) Line from Schedule A/B: <u>8</u> | <u>\$500.00</u> | <input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Brief description: 4 bikes, weight set Line from Schedule A/B: <u>9</u> | <u>\$50.00</u> | <input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Brief description: Clothing Line from Schedule A/B: <u>11</u> | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Brief description: Wife's wedding ring/engagement, apple watch, great grandfather's gold watch Line from Schedule A/B: <u>12</u> | <u>\$750.00</u> | <input checked="" type="checkbox"/> <u>\$750.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(4) |
| Brief description: Cash Line from Schedule A/B: <u>16</u> | <u>\$500.00</u> | <input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: Capital Bank (OpenSky) Secured Credit Card Account Line from Schedule A/B: <u>17.5</u> | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |

Debtor 1 **Ian Heckman**

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Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| Brief description: M&T Bank Custodial Account (son). Balance is \$7,287.63 Line from Schedule A/B: <u>17.6</u> | <u>\$0.00</u> | <input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: M&T Bank Custodial Account (daughter) Balance is \$9,647.71 Line from Schedule A/B: <u>17.7</u> | <u>\$0.00</u> | <input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: M&T Checking account Line from Schedule A/B: <u>17.1</u> | <u>\$3,651.94</u> | <input checked="" type="checkbox"/> <u>\$3,651.94</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: Venmo App Account Line from Schedule A/B: <u>17.8</u> | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: Citizens Checking account 0199 Line from Schedule A/B: <u>17.2</u> | <u>\$0.00</u> | <input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: Citizens Savings account 3474 Line from Schedule A/B: <u>17.3</u> | <u>\$0.00</u> | <input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: Citizens Checking account 0563 Line from Schedule A/B: <u>17.4</u> | <u>\$0.00</u> | <input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Brief description: Prudential IRA Line from Schedule A/B: <u>21</u> | <u>\$4,983.95</u> | <input checked="" type="checkbox"/> <u>\$4,983.95</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(12) |
| Brief description: Prudential Whole Life - child's account Line from Schedule A/B: <u>31</u> | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(8) |

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| Part 2: Additional Page | | | |
|---|--------------------------------------|---|------------------------------------|
| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
| | Copy the value from Schedule A/B | Check only one box for each exemption | |
| Brief description: Prudential Whole Life - child's account Line from Schedule A/B: <u>31</u> | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(8) |